

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA  
DURHAM DIVISION**

In re:

**Patricia A. Coffin**

S.S. No.: xxx-xx-6785

Mailing Address: 614 Belmont Drive, Durham, NC 27703-

**Case No. 11-80554**

Debtor.

**NOTICE TO CREDITORS AND PROPOSED PLAN**

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on March 31, 2011.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: April 19, 2011

**LAW OFFICES OF JOHN T. ORCUTT, P.C.**

/s John T. Orcutt

John T. Orcutt  
N.C. State Bar No. 10212  
Counsel for the Debtor  
6616-203 Six Forks Rd.  
Raleigh, N.C. 27615  
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

# CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)

Date: 1/6/11

Lastname-SS#: Coffin Refile-6785

## RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

| Creditor Name | Sch D # | Description of Collateral |
|---------------|---------|---------------------------|
|               |         |                           |
|               |         |                           |
|               |         |                           |
|               |         |                           |

## SURRENDER COLLATERAL

| Creditor Name | Description of Collateral |
|---------------|---------------------------|
|               |                           |
|               |                           |
|               |                           |
|               |                           |

## ARREARAGE CLAIMS

| Creditor Name | Sch D # | Arrearage Amount | (See †) |
|---------------|---------|------------------|---------|
|               |         |                  | **      |
|               |         |                  | **      |
|               |         |                  | **      |
|               |         |                  | **      |
|               |         |                  | **      |
| Wells Fargo   |         | \$8,697          | **      |
|               |         |                  | **      |
|               |         |                  | **      |
|               |         |                  | **      |

## REJECTED EXECUTORY CONTRACTS/LEASES

| Creditor Name | Description of Collateral |
|---------------|---------------------------|
|               |                           |
|               |                           |
|               |                           |
|               |                           |

## LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

| Creditor Name | Sch D # | Monthly Contract Amount | Int. Rate | Adequate Protection | Minimum Equal Payment | Description of Collateral |
|---------------|---------|-------------------------|-----------|---------------------|-----------------------|---------------------------|
| Wells Fargo   |         | \$705                   | N/A       | n/a                 | \$705.00              | Home and Land             |
|               |         |                         | N/A       | n/a                 |                       |                           |
|               |         |                         | N/A       | n/a                 |                       |                           |
|               |         |                         | N/A       | n/a                 |                       |                           |

## STD - SECURED DEBTS @ FMV

| Creditor Name | Sch D # | FMV | Int. Rate | Adequate Protection | Minimum Equal Payment | Description of Collateral |
|---------------|---------|-----|-----------|---------------------|-----------------------|---------------------------|
|               |         |     | 5.00      |                     |                       |                           |
|               |         |     | 5.00      |                     |                       |                           |
|               |         |     | 5.00      |                     |                       |                           |
|               |         |     | 5.00      |                     |                       |                           |

## STD - SECURED DEBTS @ 100%

| Creditor Name | Sch D # | Payoff Amount | Int. Rate | Adequate Protection | Minimum Equal Payment | Description of Collateral |
|---------------|---------|---------------|-----------|---------------------|-----------------------|---------------------------|
|               |         |               | 5.00      |                     |                       |                           |
|               |         |               | 5.00      |                     |                       |                           |
|               |         |               | 5.00      |                     |                       |                           |
|               |         |               | 5.00      |                     |                       |                           |

|  |           |             |
|--|-----------|-------------|
| ATTORNEY FEE (Unpaid part)             |           | Amount      |
| Law Offices of John T. Orcutt, P.C.    |           | \$2,800     |
| SECURED TAXES                          |           | Secured Amt |
| IRS Tax Liens                          |           |             |
| Real Property Taxes on Retained Realty |           | \$1,425     |
| UNSECURED PRIORITY DEBTS               |           | Amount      |
| IRS Taxes                              |           |             |
| State Taxes                            |           |             |
| Personal Property Taxes                |           |             |
| Alimony or Child Support Arrearage     |           |             |
| CO-SIGN PROTECT (Pay 100%)             | Int. %    | Payoff Amt  |
| All Co-Sign Protect Debts (See*)       |           |             |
| GENERAL NON-PRIORITY UNSECURED         |           | Amount**    |
| DMI=                                   | None(\$0) | None(\$0)   |

## PROPOSED CHAPTER 13 PLAN PAYMENT

\$ **\$1,004** per month for **60** months, then

\$ **N/A** per month for **N/A** months.

Adequate Protection Payment Period: **8.79** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments.

\* Co-sign protect on all debts so designated on the filed schedules.

\*\* = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan\_MD\_(DeSardi Version 1/12/10) © LOJTO

## Other Miscellaneous Provisions

Plan to allow for 3 "waivers".

## **CERTIFICATE OF SERVICE**

I, Kaelyn McCollum , the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II  
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

**All the creditors set forth on the mailing matrix filing in this case.**

/s Kaelyn McCollum  
\_\_\_\_\_  
Kaelyn McCollum

North Carolina Department of Revenue  
c/o NC Department of Justice  
Post Office Box 629  
Raleigh, NC 27602-0629

US Attorney's Office (ED)\*\*  
310 New Bern Avenue  
Suite 800, Federal Building  
Raleigh, NC 27601-1461

GEMB/Lowes\*\*\*  
Attn: Bankruptcy Dept.  
PO Box 103104  
Roswell, GA 30076

Employment Security Commission  
Attn: Benefit Payment Control  
Post Office Box 26504  
Raleigh, NC 27611-6504

Brock & Scott PLLC \*\*  
5431 Oleander Drive  
Suite 200  
Wilmington, NC 28403-5835

GEMB/Sam's  
Post Office Box 981400  
El Paso, TX 79998-1400

Credit Bureau  
Post Office Box 26140  
Greensboro, NC 27402

Catherine's  
Post Office Box 182273  
Columbus, OH 43218-2273

Internal Revenue Service (MD)\*\*  
Post Office Box 7346  
Philadelphia, PA 19101-7346

NC Child Support  
Centralized Collections  
Post Office Box 900006  
Raleigh, NC 27675-9006

Credit Bureau of Greensboro\*\*  
Post Office Box 26140  
Greensboro, NC 27402-0040

Interstate Credit Collections  
Post Office Box 3136  
Winston Salem, NC 27102-3136

Equifax Information Systems LLC  
P.O. Box 740241  
Atlanta, GA 30374-0241

Credit One Bank, N.A.\*\*  
PO Box 98873  
Las Vegas, NV 89193-8873

JC Penney \*\*  
c/o GE Money Bank-Bankruptcy De  
Post Office Box 103104  
Roswell, GA 30076

Experian  
P.O. Box 2002  
Allen, TX 75013-2002

Durham County Tax Collector  
Post Office Box 3397  
Durham, NC 27701

Lane Bryant  
c/o World Financial Network  
Post Office Box 182121  
Columbus, OH 43218-2121

Trans Union Corporation  
P.O. Box 2000  
Crum Lynne, PA 19022-2000

First Premier Bank\*\*  
Post Office Box 5147  
Sioux Falls, SD 57117-5147

Law Offices of John T. Orcutt  
6616-203 Six Forks Road  
Raleigh, NC 27615

ChexSystems  
Attn: Consumer Relations  
7805 Hudson Road, Ste. 100  
Woodbury, MN 55125

Frontier  
Bankruptcy  
19845 N US Hwy 31  
2nd Floor  
Westfield, IN 46074

Lisa S. Campbell, Attorney at Law  
PO Box 4006  
Wilmington, NC 28406

Internal Revenue Service (ED)\*\*  
Post Office Box 7346  
Philadelphia, PA 19101-7346

GEMB/Dillards  
Post Office Box 981430  
El Paso, TX 79998-1430

NCO Financial  
507 Prudential Road  
Horsham, PA 19044

North Carolina Department of Revenue  
c/o Reginald S. Hinton  
Post Office Box 25000  
Raleigh, NC 27640-5000

North Carolina Dept of Revenue\*\*  
Post Office Box 1168  
Raleigh, NC 27602-1168

Option One Mortgage \*\*  
P.O. Box 57054  
Irvine, CA 92619-7054

Priscilla V. Coffin  
614 Belmont Drive  
Durham, NC 27703

US Attorney's Office (MD)\*\*  
Middle District  
Post Office Box 1858  
Greensboro, NC 27502-1858

Wells Fargo Home Mortgage\*\*\*\*  
Attn: Managing Agent  
Post Office Box 14547  
Des Moines, IA 50306-3547